

# CORONER TAYLOR AND JUSTICE JOHN GIVE THEIR VIEWS OF MATRIMONY

The Former Tells Why He Never Took Unto Himself a Wife. The Great Dispenser Discourses on Who Rules at His Home.



CORONER W. H. TAYLOR.



JUSTICE JOHN CRUTCHFIELD.

HE WEIGHED THE QUESTION,  
DECIDED TO BE A BACHELOR

The Cares of a Home and Family Too  
Much for a Studious Man Who  
Is Very Fond of His Individual Freedom.

"Needles and pins; needles and pins,  
When a man marries his trouble begins."  
—Mother Goose.

"Of course," said the Coroner, who was in a reminiscent mood, "there are two sides to every question, or there could be no argument. If everybody was of the same opinion, certainly the same ideas and had the same conception of any subject, there would be no spice in life, for there would be no variety. Differences of opinion make horse-races—and one incidentally responsible for politics."

"If the 'Silver Knight' and the 'Gold-Dug' were one and the same, then, under such a condition of affairs, William Jennings Bryan might have a show. If all thought that cannibal bliss was the ideal state then we would no longer have occasion to use the terms, 'bachelor' and 'old maid.' They could be relegated to the realms of science, along with the years and treasured only as 'antiquities' regarded as expressions that once had in the language of the tribe, but long discarded."

"WHAT IS MARRIAGE?"  
"But, love; what is it? Huggins Daugherty the minister, once said it was 'an insane desire on the part of a man to pay a woman's board,'" continued the Coroner.

"Were you ever married?" he asked of the newspaper man, and, on receiving the negative, answer, took another sip of his Alep, re-adjusted his cravat, gave his hat another tilt, and that he barely stayed on his head. His was a far-away look. The events of years were rapidly passing in review before his mind's eye. Finally, he roused himself again and slipped his julep in a meditative way. "Now, a sign that seemed to have an ending—but it did—it just died away like the sough of a summer's breeze."

"Well," said he, "if you have never been married, never had the question put in the world for your bride; never had that same sweetest girl in the world meet you on your return about 3 A. M. after 'calling on a sick friend' with the boys (at the club, then, my dear sir, you have no idea what you have missed—escaped. No pen can picture, no tongue can tell."

"Now, I'll tell you what you do. Call on my friend, the Coroner, and call on my friend, the Judge. Each one will find a philosopher, but they have different ways of considering such momentous subjects as love and marriage. See them, and get both sides."

"What? twelve, and by the clock, and here is that letter that by better-had told me to be sure and mail that afternoon two weeks ago, when she gave it to me. Well, as my wife, his heart, told me to be sure and call at the Jones' for her 'not a minute later than ten.' I reckon the party at the other end of the line will have to keep on taking it, but in wondering why I did not marry, I write. Come in, surely you'll—just one more, just for a night-cap, and then I must go."

WHY DR. TAYLOR NEVER MARRIED.

Acting on the advice of my friends, the Coroner and I called on Dr. William H. Taylor, who, besides being the coroner, enjoys the distinction of being one of the most profound as well as the wisest of Richmonders. He is also the most prominent bachelor of them all. I found him busy, but as ever, courteous.

"Come in," said the philosopher. "Buy a bee, but come in and tell me what I can do for you."

"Doctor Taylor," said I, "the object of my visit is to find out what you think of marriage, and why I did not marry, myself to be taken captive by Willy Cupid."

"Well, the first is a momentous question and it would take me a week to give all of the reasons why I did not marry, but the principal reason is that I reasoned beforehand. That is why I am single. So will any man be if he stops to think before taking the step."

"Then you do not believe in marriage," I suggested.

"Oh, yes, I do, but for women only. Good thing for a woman to marry and have some one to take care of her, but a bad thing for a man to be bothered with the care of some one else."

"BREAKERS AHEAD."  
"I said I reasoned it out long ago. Haven't thought of it lately, for I have reached the point where I have neither hopes nor fears. A man that will stop and think before he takes a step, will take the step. Breakers ahead, you know, and he will steer clear. Of course you can look at the subject of marriage from various sides. I call the side from which I viewed it the philosophical. Others may call it the pessimistic or barbaric. What they call it matters not to me. I have the consolation of knowing that I am satisfied, and what more do I want?"

"But as to reasons why. Well, for instance, take this one. From my boyhood days I have been a student. Now, how would the care of an establishment, the planning for a family, the paying of dry goods bills and doing the marketing harmonize with books, the laboratory and experimental research? If I wanted to be a philosopher or a scientist, I could not be a married man. That was one phase of the situation."

"THE PROBLEM OF CHILDREN."  
"Then, again, the question of children. Now, the question of children is one of the most puzzling of the age. Do you know that out of every thousand children born, a certain percentage are destined to go to the poor-house; another to the

HIS WEDDING WENT THROUGH  
LIKE A SOUTHERN BREEZE

And, "Well, It's Still Blowing," Said  
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# SENSIBLE TALK ABOUT 'CYCLING'

For Recreation a Man Should Take a Ride in the Country.

DO NOT RIDE WITH A PARTNER

And Do Not Push the Pedals a Bit Harder Than is Absolutely Necessary—Sprint When You Like, But Don't Keep It Up.

It is, perhaps, fortunate that every owner of a bicycle is not in the bicycle business. It is a well-known fact that some of the people who are engaged in the various branches of the trade do not have the same enthusiasm for actual riding that they had before the bicycle became a means of their making a living. It is so in other things. A hardware man likes to talk of other matters than the price of tools and steel when he leaves his place of business. A literary man often tries to get away from people who want to talk books. But it is a fact, and one that happily many of those in the 'cycle trade recognize, that the best way to get away from the bicycle in its commercial sense is to get onto a bicycle and ride it into the country.

Perhaps what has been said about people in the trade applies even more aptly to a large percentage of old-timers, men who began riding when 'cycling' was young, and who, while they never got into the trade, have learned to share with the tradesmen the ailment which might be called too much bicycle. The rider of the ordinary, or high wheel formerly used, is apt to think of the present style of bicycle as a contraption, lacking the simplicity and grace of the ordinary.

POWER OF EXAMPLE.

By the power of example these people influence others who would otherwise be quite enthusiastic. But not many, come to this. The average man who rides this bicycle of to-day, the up-to-date machine, fitted with chainless gear, or coaster brake, or cushion frame, is riding a machine that for actual ease and enjoyment, is as far ahead of the old ordinary, and as far ahead of any really handy and economical method of enjoyment, as the cushioned automobile is ahead of the hard seat of a farmer's wagon. There is no-day no vehicle which for handiness, all-around comfort, speed and all-around attractiveness should appeal to a man or woman as does the bicycle. If it is fitted with a coaster brake all its owner has to do is to mount it in front of his home, and it will roll along with the least possible expenditure of energy. Within an hour, by this process, the rider can easily cover ten or more miles, and see enough of the passing show to get his mind completely off any subject which may have been bothering him before beginning the ride.

ONE TROUBLE.

One trouble with the average rider is that he does not strike out into the country. People work along too much in ruts. If there is a boulevard the rider is likely to drift into it and have no desire to switch off into the rut that interests him. The real pleasure of 'cycling' is through the woods and out across country. Not for the scorcher, but for the lazy man. Bear this in mind, and make your plans to leave home the first day you can do so, resolved to get to a certain

town in the country, and to get there without pushing the pedals a bit harder than is absolutely necessary to keep the machine going. You will be surprised to see how easily you get along over the ground, and how little more time is consumed by this method than if you were to hurry, and strain, and perspire. When you feel like sprinting a bit, do it. But don't keep it up. That is the temptation, especially when one is in a nervous condition. If you have a riding partner, agree to meet at a certain place, and not to interfere with each other's gait in any way. Do not try to ride together. There are times when a man ought to be alone, and when he is on a wheel to get his system into a condition of quietude—that is certainly one of the times. The knowledge that the riding partner will be there before, or about the same time, or soon after, you get there is a comfort. To stick together all the way may produce

for himself will get married. But there are many who will not stop to think, just rush on into trouble. They are mostly men, and everything wears a roseate hue to them. They can see no other side of the marriage question. Every one of them is an optimist.

"Now I do not think that the happiness of a couple should on the stake, for it is all a chance. Marriage is a lottery and I do not believe in gambling. Of course, there are some men who ought to get married, those who feel as though they needed some one to take care of them. In a case of that kind, then the man should have a wife or mother-in-law."

"I tell you frankly, that I consider as the greatest blessing of my life the fact that I am free to go where I please, that I am free to go where my family come when I am not under paternal rule. I care and am not under paternal rule. It is, I say, a good thing for a woman to get married. She can 'boss' some one then and is in her element. I am a bachelor and am glad I call myself one, but there are those who desire, I'm a fool. I reciprocate. At any rate I am happy."

THE JUDGE ON MATRIMONY.

My friend, the Judge, I next called upon. Hon. John J. Crutchfield had just finished disposing of a long docket and was feeling slightly tired.

"Judge," I hazarded, "you're a married man."

"Does anybody know that better than I do?" he responded.

"Now, Judge, when you stood before the preacher?"

"No, never felt calmer in my life, but I have been kept in a mighty nervous state ever since."

"Why, who rules?"

"I thought I would continue the conversation along other lines. 'Judge,' I asked, 'was there any hitch in the ceremony?'"

"No, not a bit. Went through like a breeze and—well it's still blowing."

I gave it up and left the Judge to keep company with his thoughts.

Painful Awakening.

"I thought that girl was in love with me, so felt kind of forced to propose."

"Well."

"She declined me, saying she had only been unusually friendly because I had so pathetically ugly."—Indianapolis Journal.

more irritation and overwork than if the ride had not been taken.—The Wheel.

One Point of View.

The other day a horseless carriage, worked by steam, was puffing its noisy way down Queen's Gate, watched by two "idlers" of no importance. As it passed the pair one contemptuously tossed her head and remarked, "Well, when I ride I like to ride—I don't want to squirm on

no bloomin' tea-kettle!"—Westminster Gazette.

A practice we are learning from our West Indian friends, now members of our political family, is to eat salt with plain apples. This is to counteract that disagreeable effect of an acid in the mind which makes the mouth and lips sore if it comes in contact with them. It is almost impossible to peel the fruit without disseminating this acid.

NEW YORK PLATE-GLASS INSURANCE COMPANY.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE NEW YORK PLATE-GLASS INSURANCE COMPANY, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

President—MAX DANZIGER.  
Secretary—ALFRED WHITE.  
Incorporated—MARCH, 1881; Commenced Business—MARCH 13, 1891.  
Principal Office—21 PINE STREET, NEW YORK.

CAPITAL.  
Amount of capital paid-up in cash..... \$100,000 00  
Amount of net ledger assets, December 31st of previous year..... \$46,785 54

INCOME DURING THE YEAR. Plate Glass.  
Gross premiums unpaid December 31st, last year..... \$4,428 27  
Gross premiums on risks written and renewed during the year..... \$72,410 32  
Total..... \$76,838 59  
Deduct gross premiums in course of collection at this date..... 45,411 09  
Entire premiums collected during the year..... \$31,427 50  
Deduct reinsurance, abatement, rebate and return premiums..... 55,432 06  
Net cash actually received for premiums (carried out)..... \$21,885 22  
Interest and dividends on stocks and bonds..... 13,881 28  
Interest upon other debts due the company..... 29 02  
Total interest..... 13,910 30  
Profit on ledger assets actually sold during the year, over cost..... 255,948 75  
Total income actually received during the year, in cash..... \$255,948 75  
Aggregate last balance and income..... \$682,744 29

DISBURSEMENTS DURING THE YEAR. Plate Glass.  
Gross amount paid for matured claims..... \$24,906 69  
Deduct reinsurance and salvage, including recoveries on account of losses previously paid..... 16,038 96  
Net paid policy-holders..... 8,867 73  
To stockholders for interest or dividends..... \$30,000 00  
Commissions to agents..... 2,149 33  
Salaries and all other compensation of officers, directors and employees..... 7,556 34  
Taxes on premiums, \$2,149 33; insurance department fees and agents' licenses, \$4,015 25; municipal licenses, \$383 50  
Rent..... 132 99  
Local expenses..... 315 89  
Furniture and fixtures..... 1,824 41  
Advertising, \$1,335, and general contingent salary, \$4,634 88  
All other items..... 8,566 97  
Total miscellaneous expenses..... 12,152 86  
Total disbursements..... \$241,059 50  
Balance..... \$441,734 79

ASSETS.  
Loans on mortgage on real estate (including \$2,500 other than first liens)..... \$ 2,500 00  
Cost value of bonds and stocks owned absolutely..... 344,600 00  
Cash in company's office..... 1,183 82  
Cash deposited in banks..... 8,875 28  
All other items, viz.:  
Plate glass on hand..... 1,514 84  
Premiums in course of collection..... 27,124 23  
Aggregate amount of all assets of the company stated at their actual value..... \$350,633 41

LIABILITIES. In process of adjustment.  
Plate Glass..... \$1,012 73  
Aggregate of unpaid claims and expenses..... \$4,012 73  
Gross premiums upon all unexpired risks, running on from date of policy, December 31st, 1899, less from date of maturity, Plate Glass premiums, \$24,906 69; unearned portion (50 per cent.)..... \$12,453 35  
Total unearned premiums, as computed above..... \$12,453 35  
Due and accrued for salaries, rent, advertising, agency and other expenses..... 48 26  
Return premiums..... 1,282 75  
Total amount of all liabilities except capital..... \$122,912 31  
Capital paid up..... \$100,000 00  
Surplus beyond capital and other liabilities..... 267,141 13  
Aggregate amount of all liabilities, including paid-up capital and net surplus..... \$350,633 41

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 1899.

Risks. Premiums. Losses. Losses. Amt of Risk  
Written. Received. Paid. Incurred. End of Year.  
Plate Glass..... \$16,856 98 \$301 26 \$301 43 \$301 43 \$16,856 98

(Signed) MAX DANZIGER, President.  
(Signed) ALFRED WHITE, Secretary.  
State of New York—  
City of New York—ss:  
Subscribed and sworn to January 31, 1900, before  
C. F. FISHBEEK, Notary Public.

Seal of Notary.

T. L. ALFRIEND, Agent,  
1203 East Main Street.

MAGDEBURG FIRE INSURANCE COMPANY, OF MAGDEBURG, GERMANY.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1899, OF THE CONDITION AND AFFAIRS OF THE MAGDEBURG FIRE INSURANCE COMPANY, OF MAGDEBURG, GERMANY, UNDER THE LAWS OF THE EMPIRE OF GERMANY, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

United States Manager—P. E. RASOR.  
Assistant United States Manager—AD. DOHMEYER.  
Principal Office—11 WILLIAM STREET, NEW YORK.  
General Agent in Virginia—ARTHUR L. PLEASANTS.  
RICHMOND, VA.  
Organized or Incorporated—MAY 17, 1844.  
Commenced Business in United States Branch, DEC. 2, 1897; in California, 1878.

ASSETS.  
BONDS AND STOCKS OWNED ABSOLUTELY BY THE COMPANY: Par Value. Market Value.  
United States Government Registered Bonds, running on from 1897..... \$305,000 00 \$305,000 00  
New York State Gold Bonds, 3 per cent., due 1906..... 70,000 00 70,000 00  
New York State Gold Bonds, 2 per cent., due 1912..... 70,000 00 73,500 00  
New York City Consolidated Stock (Dock bonds), 3 1/2 per cent., due 1927..... 45,000 00 49,000 00  
Total par and market value (carried out as market value)..... \$719,500 00 \$719,500 00  
Cash in the company's principal office..... 42 32  
Cash belonging to the company deposited in bank..... 912 43  
Cash in hands of trustees..... 54,625 36  
Interest due and accrued on bonds (in the policies) in course of collection, not more than three months due..... 5,250 00  
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,335,104 65; unearned premiums (pro rata)..... 2,206,515 33  
Total unearned premiums as computed above..... 2,206,515 33  
Amount receivable by the insured on perpetual fire insurance policies being 90 and 95 per cent. of the premium deposit received..... 226,535 4  
Net premium reserve or any other special department..... 120,436 58  
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses..... 22,322 62  
All other demands against the company, absolute and contingent, due to or become due, admitted and collected, viz.: State, city, county, or other taxes and assessments, \$5,880 72; commissions, brokerage, or other taxes and assessments, to become due to agents and brokers, on premiums paid and in course of collection, \$80,156 06; return premiums, \$13,631 71; reinsurance, \$25,286 19..... 273,085 45  
Total amount of all liabilities, except capital stock and net surplus..... \$4,505,642 45  
Surplus beyond capital and all other liabilities..... 2,455,239 76  
Aggregate amount of all liabilities, including paid-up capital stock and net surplus..... \$7,240,882 21

RECEIPTS DURING THE YEAR. Fire.  
Gross premiums and bills unpaid at close of last year..... \$ 61,979 79  
Deduct amount of same not collected..... 2,578 79  
Net collected..... \$ 59,401 00  
Gross premiums on risks written and renewed during the year..... 5,238,131 13  
Total..... \$5,297,532 13  
Deduct gross premiums and bills in course of collection at this date..... 622,238 09  
Entire premiums collected during the year..... \$4,675,294 04  
Deduct reinsurance, rebate, abatement and return premiums..... 1,367,263 92  
Net cash actually received for premiums..... \$3,308,030 12  
Received for interest on mortgages..... 19,307 76  
Received for interest and dividends on stocks and bonds, loans, and from all other sources, viz.: Profit on sale of \$25,000 United States Government bonds, over book value..... 154,731 71  
Income from State and local taxes in this and other States..... 54,007 85  
Remitted to home office..... \$80,902 58  
Aggregate amount of receipts actually received during the year in cash..... \$4,227,265 93

DISBURSEMENTS DURING THE YEAR. Fire.  
Gross amount actually paid for losses (including \$189,659 36, occurring in previous years)..... \$3,434,335 58  
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years) \$29 00, and all amounts actually received for reinsurance in other companies, \$45,489 94. Total deduction..... 486,102 34  
Net amount paid during the year for losses..... \$2,948,232 24  
Paid for commission or brokerage..... 684,144 92  
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees..... 340,523 06  
Paid for State and local taxes in this and other States..... 125,838 15  
All other payments and expenditures..... 289,382 51  
Remitted to home office..... \$566,047 22  
Aggregate amount of actual disbursements during the year, in cash..... \$4,234,471 15

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR. Fire.  
Risks written..... \$5,652,121 09  
Premiums received (gross)..... 62,231 02  
Losses paid..... 27,283 90  
Losses incurred..... 27,283 90

(Signed) E. F. BEDDALL, Manager.  
State of New York—  
City of New York—ss:  
Sworn to January 21, 1900, before  
EDMUND HARVEY, Notary Public.

Seal of Notary.

DIME SAVINGS BANK,  
AGENTS—110 EAST MAIN ST.

THE TIMES: RICHMOND, VA. SUNDAY, APRIL 29, 1900.

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